

Certificate Number: 14912-NM-DE-036188713

Bankruptcy Case Number: 21-11322



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 7, 2021, at 8:09 o'clock PM EST, Joel Gaffney completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Mexico.

Date: December 7, 2021 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor